

# PRACTICE MANUAL

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# INTRODUCTION

## 1. RESEARCH BASED OUTREACH, SCREENING AND REFERRALS

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The Financial Protections Service Practice Manual is a practical tool for use by workers delivering Financial Protections Services.

Before commencing services, the Financial Protection Service worker should undertake webinar training on the Financial Protections Service Guides and Practice Manual.

The following research based practice guidance should be kept in mind when delivering Outreach and In-house Services. The underpinning research framework is set out in the Introductory Guide, Outreach Guide (Best Practice Outreach) and Screening Guide.

# PRACTICE MANUAL


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The Practice Manual covers off key concepts in the Introductory, Outreach, Screening and Referral Guides.

## RESEARCH BASED OUTREACH, SCREENING AND REFERRALS

The following research based practice guidance should be kept in mind when delivering the Financial Protections Service:

- Age-friendly goals require that information should be easy to understand, relevant and written materials should be available during service provision.
- Conversations should be service user led, reflective and no longer than the older person wants to engage.



The Practice Manual is a practical tool for use by workers in the field when delivering the Financial Protections Service.

# PRACTICE MANUAL

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- Outreach aims to support autonomous decision making, the decision whether to act on information and referrals always rests with the service user
- The Financial Protections Service adopts a person-centred approach to service provision.
- People are more than the sum of their cognitive abilities or present circumstances. Capacity to make decisions, including financial decisions, should always be presumed.

**Capacity and autonomy are complex concepts, and service partners should ensure that workers are appropriately trained in professional obligations and approaches.**

The Queensland Law Handbook for Practitioners on Legal Capacity provides effective communication tools for presuming capacity. Legal capacity and mental capacity should never be conflated. Walsh's (2012) article *Lawyers and Social Workers Working Together* usefully examines how co-delivery legal and social work services will need to manage competing professional obligations towards clients.

**Adopting a person-centred approach to outreach means anticipating that people will have widely varying levels of:**

- interest in what the Financial Protections Service has to offer them
- trust in the outreach worker or what the outreach worker might say or request
- ability to understand the information
- relevant experience
- physical and emotional wellbeing
- sensory and cognitive capabilities to hear, see, process or recall what the worker wishes to communicate.

**In delivering person-centred services, the service partner must:**

- adapt their delivery to suit the individual
- communicate in a way that is congruent with the client's demeanour (e.g. if a person is quiet and timid, the worker can approximate their tone rather than approach them in a loud and dominant manner)
- listen actively and read non-verbals to pick up on the person's unique responses to the information
- respond courteously and non-judgmentally irrespective of any personal reactions to the ways the person presents or communicates.

# SCREENING

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The Practice Manual is set out on the basis that informal screening will be used during outreach. If formal screening is being conducted during outreach, the in-house section of the Practice Manual should be followed instead. The *Preliminary Steps* should be completed before undertaking screening of any kind.

# OUTREACH CONVERSATIONS

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Outreach Services should be built around conversation. Conversation prompts should be open ended and general.

The *Conversation Prompts and Referral Areas* (Appendix D) can be used to initiate conversations around key decision making areas and also pre-empt screening. Service partners are encouraged to add their own questions to this preliminary list.

The *Information Handouts* (Appendix C) and *Referral Table* (Appendix E) can be used to navigate appropriate referrals.

# REFERRAL

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## THE FINANCIAL INFORMATION DESK

The Financial Protections Service has partnered with the National Seniors [Financial Information Desk](#) to provide referrals in key areas.

## FINANCIAL COUNSELLING REFERRALS

The following resources should be available to provide to service users when making a financial counselling referral:

- local financial counselling service brochures, card or other information
- the Financial Counselling Australia [How Does a Financial Counsellor Help](#) brochure
- the National Debt Helpline [About National Debt](#) Helpline web page.

The *Financial Counselling Referral Form* (Appendix L) should be used when making a facilitated referral to a financial counsellor during in-house services.

### IMPORTANT

The Financial Information Desk is an information and assistance service, it is not an advice service and should never be represented as such.

# FINANCIAL ABUSE REFERRALS

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## DURING OUTREACH

Where informal screening indicates any of the following risk factors:

- the older person appears to be making or on the brink of making a financial decision that may leave them vulnerable to financial abuse
- the older person is vulnerable, because they are experiencing or at risk of financial abuse
- the service partner has a gut instinct that one of these things may be occurring, and wishes to speak to the older person privately

an in-house referral should be **immediately** be offered.



## DURING IN-HOUSE SERVICES

Whenever the older person is screened of as at risk of financial abuse during in-house services, a referral to a legal and social work service should be made in accordance with the *Post-Screening Referral Table* (Appendix F).



# OUTREACH

## Informal screening, Information & simple referral

### Post-(Informal) Screening Referral

Where informal screening indicates need for formal screening (e.g. a risk of financial abuse or the service user may be making financial decisions that may place them at risk of financial abuse) **immediate referral to in-house Services.**

#### Financial Information

- verbal and written materials
- refer to useful websites (e.g. MoneySmart) and sources of information.

#### Financial Information Desk\*

- **free referral**
- suggestion to take up National Seniors Membership.

#### Financial Counsellor

- contact details, brochure or business card
- simple referral.

#### Accountant

- suggestion to speak to their own accountant
- suggestion to find an accountant via MoneySmart.

#### Legal Information

- verbal and written materials
- simple referral to services (e.g. Public Trustee, Office of Advanced Care Planning).

#### Social Supports

- simple referral to local social support services as identified during outreach scoping.

#### Lawyer

- simple referral to local free legal service or the Queensland Law Society.

#### Social Worker

- simple referral to SLASS social worker, EAPSS case manager or other local social work service.

\* Financial Information Desk: Category 2 and 4 service users should be offered a Free Referral to the Financial Information Desk. Category 1 and 3 service users should be offered a suggestion to take up a National Seniors membership to access the Financial Information Desk.

# FINANCIAL & LEGAL INFORMATION AND ADVICE REFERRALS SUMMARY

**KEY:** accountants (A), the Financial Information Desk (FID) and financial counsellors (FC); SLASS and via the EAPSS legal referral process (SLASS/EAPSS), community legal centre and Legal Aid Queensland services (CLC/LAQ) and via the Queensland Law Society (QLS).

Areas	Advice, Information and Assistance	A	FID	FC	SLASS EAPSS	CLC LAQ	QLS
Aged Care	Aged care costs in the context of budgeting, tax and income management.	✓	✓				
	Understanding the costs of aged care, process involved and possible options.	✓	✓				
	Understanding and interpreting aged care contracts (financial and legal implications).	✓					✓
Home Care	Home care costs in the context of budgeting, tax and income management	✓	✓				
	Understanding the costs of home care, process involved and possible options.	✓	✓				

## ACCOMMODATION PLANNING

as a teachable moment for aged care and home care (also called consumer directed care)

Conversation prompts:

*Have you started to think about where you want to live as you grow older?*

*Have you thought about aged care, do you know what options and services might be available for you?*

*Do you think you'll want to stay at home ?*

### AGED CARE

Sources: ASIC MoneySmart, AHRC

Ageing may bring with it new challenges. Illness, disability and reduced mobility can make daily life more difficult without assistance. You have a right to information about aged care services and to an assessment of your care needs and eligibility for Australian Government funded services.

If you can no longer live independently, or require assistance in your home, aged care provides you with the living and nursing care services you may need. This can include residential aged care in a nursing home or home care services.

If you are looking for aged care services for yourself or for a family member there are a lot of things to consider and options to explore.

Understanding aged care, including subsidies and costs

Residential aged care provides help with cleaning, cooking, washing, personal care and nursing care. It includes permanent and respite care.

Costs include:

- **A basic daily fee** payable by all residents, capped at 85% of the single person basic Age pension.
- **A means-tested care fee** which may be payable based on an assessment of your income and assets.
- **A full or partial accommodation payment** depending on your level of income and assets.
- **Fees for additional services** such as a higher standard of accommodation and non-standard services.

The total cost will be different for each resident, based on their ability to pay. To get an idea of costs based on your personal circumstances, use the My Aged Care residential care fee estimator.

Most facilities are required to offer a certain number of places for people who can't afford to pay accommodation costs.

## AGED CARE

### FINANCIAL INFORMATION

### LEGAL INFORMATION

#### Understanding aged care

My Aged Care (1800 200 422) is the main entry point to the aged care system in Australia.

ASIC MoneySmart website provides general information on aged care options and steps.

The Department of Human Service's Financial Information Service (13 23 00).

OPAN Information Services (1800 700 600) provides information to residents in Commonwealth funded aged care facilities.

The Australian Human Rights Commission Your Rights at Retirement publication provides comprehensive information on aged care.

Caxton Legal Centre's residential aged care and community care arrangements provide information on aged care, including ACAT assessments.

The Queensland Law Handbook chapter *Other Accommodation Options* provides an overview of the aged care, including costs.

For service users who are considering moving into a retirement village or manufactured home park:

Caxton Legal Centre's Queensland Retirement Village and Parks Advice Service (QRVPAS) can provide general information to prospective residents who are considering moving into a park or village. QRVPAS does not provide advice on residential aged care contracts. QRVPAS is a state-wide service, appointments can be made via Caxton Legal Centre on (07) 3214 6333. There are a range of relevant factsheets on the Queensland Law Handbook website.

#### Understanding aged care subsidies and costs

My Aged Care (1800 200 422) is the main entry point to the aged care system in Australia.

The My Aged Care residential fee estimator will give an idea of costs based on personal circumstances.

For support with, or to raise a concern with a contact with My Aged Care, service users can contact OPAN (1800 700 600).

**Category 1 and 3 service users:**

suggestion to take up a National Seniors membership for access to the Financial Information Desk for information and assistance (not advice).

**Category 2 and 4 service users:**

free referral to the Financial Information Desk for information and assistance (not advice)

Caxton Legal Centre's residential aged care and community care arrangements provides information to common problems in aged care.

The OPAN National Aged Care Advocacy Line (1800 700 600) can provide information and advocacy to consumer who are unhappy with their aged care.

Aged and Disability Advocacy Australia (1800 818 338) will also assist service users to exercise rights, provide information and promote the rights of consumers of aged care.

# Thinking about where you will live in later life?



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## Aged Care

Many people choose to move into residential aged care as they get older. It is a good idea to access financial information and advice services when you are deciding whether aged care is a good option for you. You will want to check your eligibility for government subsidies, the costs involved and consider whether you need financial or legal advice. There are free and low-cost financial information services you can use when considering aged care.

The Financial Information Desk is a free financial information service (1300 765 050) provided to members of National Seniors. The Financial Information Desk information officers can help you understand the costs

My Aged Care (1800 200 422) is the entry point to government-funded aged care. You can call or use the online fee estimator ([www.myagedcare.gov.au](http://www.myagedcare.gov.au)) to get an idea of costs based on your personal circumstances.

The National Aged Care Advocacy Line (1800 700 600) can provide information, support and advocacy in relation to government-funded aged care services.

You can speak to your accountant about aged care costs when you are getting budgeting, tax or cash flow advice for retirement. You should consider legal advice before making any significant decisions such as selling your house.

Financial Information Desk information officers can help you understand the costs, processes and options when deciding if aged care is right for you.

before making any significant decisions such as selling your house.



1

Check the ASIC's MoneySmart Aged Care webpage for an overview of the steps involved.



2

Contact My Aged Care or use the My Aged Care online fee estimator to get an idea of costs.



3

Consider a National Seniors membership for access to the Financial Information Desk.



4

Consider financial and legal advice before making any major decisions.

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## Referrals:

# IN-HOUSE SERVICE

## Formal screening & facilitated referral

Service user becomes a client of the service partner.  
Service partner Intake, Conflict checking and CLASS (or equivalent) processes apply

### Post-Screening Referral

Where screening indicates a risk of financial abuse:  
**immediate referral for legal and social work services as per the Post-Screening Referral Table (Appendix F).**

#### Financial Information

- verbal and written materials
- refer to useful websites (e.g. MoneySmart) and sources of information.

#### Financial Information Desk\*

- free referral
- suggestion to take up National Seniors Membership.

#### Financial Counsellor

- contact details, brochure or business card
- simple or facilitated referral.

#### Accountant

- suggestion to speak to their own accountant
- suggestion to find an accountant via MoneySmart.

#### Legal Information

- verbal and written materials
- simple referral to services (e.g. Public Trustee, Office of Advanced Care Planning).

#### Social Supports

- simple or facilitated referral to local social support services as identified during outreach scoping.

#### Lawyer

- simple or facilitated referral to local free legal service or the Queensland Law Society.

#### Social Worker

- simple or facilitated referral to SLASS social worker, EAPSS case manager or other local social work service.

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# LICHTENBERG FINANCIAL DECISION SCREENING SCALE (LFDSS) (LICHTENBERG, 2016)

## 1. What is the financial decision you are making/have made?

- Giving a gift / loan (e.g., paying bills or tuition for grandchild, purchase of home for son to live in)
- Major purchase or sale for self (home, car, renovations, services, invest in LTC or NH)
- Investment Planning (retirement, insurance, portfolio balancing)
- Estate planning (Will, beneficiary, EPOA, add/remove someone from bank account)
- Turn over bill paying to someone else
- Scam, Fraud, Theft (suspected)
- Other: \_\_\_\_\_
- Don't know or inaccurate

## 2. Was this your idea or did someone suggest it or accompany you?

- My idea
- Someone else suggested/drove me here
- Don't know/inaccurate

## 3. What is the purpose of your decision?

- Don't know/inaccurate
- Benefit self (meet a need, peace of mind)
- Benefit family(whom?)
- Benefit friends (whom?)

- Benefit organization/charity (which?)
- Please or satisfy someone else (whom?)
- Don't know/inaccurate

## 4. What is the primary financial goal?

- Earn money (or retain value of investment)
- Reduce tax burden
- Reduce debt
- Affordability of item(s) or service(s)
- Share my wealth after my death
- Allow someone else to access my money or finances / accounts (now)
- Gift someone or a charity (Which?)
- Lifestyle (no \$\$ goal; meet a need/desire)
- Other (describe): \_\_\_\_\_
- Don't know/inaccurate

## 5. How will this decision impact you now & over time?

- Improve financial position
- No impact
- Negative impact/debt
- Don't know/inaccurate



# MATERIALS COVERED IN THE PRACTICE MANUAL:

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## DELIVERING OUTREACH SERVICES

### Outreach Preparation

- Outreach Scoping
- Outreach Preparation Checklist
- CLASS Counting

### Introducing the Financial Protections Service

### Outreach Conversations

### Outreach Screening

- Prescreening Steps
- Informal Screening Tools
- Observational or Gut Instinct
- Informal Screening

### Outreach Referrals

- Financial Referrals
- Financial Abuse Referrals

### In-House Referrals

## DELIVERING IN-HOUSE SERVICES

### In-house Preparation and Intake

### In-house Preparation Checklist

### Client Intake

### CLASS Counting

### In-House Conversations

### Formal Screening

- Prescreening Steps
- Selecting the Screening Tool
- Referrals



**FOLLOW  
UP**